

SUB D1

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1. A system for determining eligibility of a participant with respect to particular procedures necessitated by a participant by a dental care provider for determining plan design comprising:

- at least one computer, each such at least one computer having at least one data storage means, at least one input means, and at least one output means, the at least one computer having participant data stored on the data storage means pertaining to a participant;

- means associated with the at least one computer for determining eligibility of the participant in real time;

- means associated with the at least one computer for inputting a particular procedure necessitated by a participant in order to determine eligibility for said procedure prior to providing said procedure; and

- means associated with the at least one computer for recording utilization of benefits by the dental provider in real time.

SUB E1

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4. The system of Claim 1 wherein the eligibility determining means comprises:

- means for inputting a participant identifier;

- means for inputting a particular procedure necessitated by a participant;

- means for searching the participant data stored in the at least one data storage means for the participant identifier; and

- means for providing the participant stored data pertaining to the participant identifier to the output means of the at least one computer, to in turn, provide data as to the eligibility of a participant for a particular procedure prior to providing said procedure.

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13. A method of providing information to dental care providers regarding a participant comprising the steps of:

- determining eligibility of the participant comprising the steps of :
 - o inputting an identifier data pertaining to at least one participant as input;
 - o searching for the identifier data in said participant data of a storage means;
 - providing output in the form of data provided in real time pertaining to the eligibility of the at least one participant;
 - inputting a procedure code in real time to determine whether the code is covered by the participant's plan prior to performing the procedure; and
 - recording the utilization of benefits and claims in real time by way of a procedure by the dental care provider comprising the steps of:
 - inputting an identifier data pertaining to at least one participant as input;
- and,
- inputting a performed procedure data.

SUB D3

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19. A method for establishing a network for the administration of coverage to a dental care provider comprising the steps of:

- providing a plurality of computers;
- linking the computers to form a network;
- storing data pertaining to a participant and to a coverage plan pertaining to the

participant; and

providing access to the data of the participant from at least one of the plurality

of computers, to in turn, facilitate at least one of:

o determining in real time the eligibility of the participant for a

particular procedure prior to performing the procedure; and

o recording the utilization of participant benefits by the dental care

provider in real time to form utilization records.

SUB D47
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26. The method of claim 19 wherein said step of providing access to participant data includes providing access to participant data, so as to enable said participant data for a particular participant to be directly accessed by multiple dental care providers.

27. The system of Claim 1 wherein said participant data includes data regarding participants so as to enable multiple dental care providers to directly access participant data for a participant.

REMARKS

To more clearly describe the invention, independent Claims 1, 4, 13, and 19 have been amended, Claims 14 and 20 have been canceled and new Claims 26 and 27 have been added.

As previously explained, "real time" as used herein refers to the interactive input of a request for information and the instantaneous response that answers the request – not just a message that the request was received or that an answer will follow. [Applicant's